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Do a General Banking Business

And solicit your business and personal accounts. Deposits subject to check. \$1.00 and upward received. Interest allowed 3 per cent compounded semi-annually.

**FROM GROUND UP,  
RICHMOND'S WAY**

(Continued From First Page.)

as well as in the cities and the towns much more economical than it used to be.

As I understand it, the Gordon Metal Company, of this city, is engaged in the business of bringing these reduced rates right to the door of the country home builder.

**How They Grow.**

The Gordon Metal Company is one of the Richmond establishments that started some years ago in a small way, and has grown as greater Richmond has grown. Away back yonder in the days when all the good old town were small two young men started a line of business in the metal and wood working arena. There was a young man named Gordon at the head of it. That little shop has grown into the Gordon Metal Company, which is now one of the big institutions of Richmond.

It was in 1837 that the present company got its charter, and its was built on the efforts of the young men, who previous to that time, speculated along the big lines that the company is now going upon. Anyhow, from a small beginning a great enterprise has grown and that shop down on Fourteenth and Dock Streets shows how great it is.

The officers of the big company of to-day are James W. Gordon, president; Frank W. Brown, vice-president and treasurer; Howard Gordon, secretary. They are all young fellows, and business young fellows they are. They have built up a big business, one that extends all over the Southern and Western States, and they have made it a business that heralds the name of Greater Richmond all over the country, and they have made a plant here that all of Richmond is proud of and that all of Virginia should be equally proud of.

**COUNTY FAIRS AND  
MORE ABOUT THEM**

People Are Beginning to Sit Up and Take Notice—One Discordant Note.

BY FRANK S. WOODSON.

Two weeks ago I wrote for this section something about county fairs. I spoke of a number of fairs that were held this year and the good they had done, and expressed the hope that in the not far distant future every county in the State may pull off a local fair. The article seemed to have attracted some attention, for I have not less than twenty-five letters from various parts of the State, in all of which, except one, the writers approved the idea of a hundred or more fairs in the State. All of the writers of these letters, except the one, urged me to keep hammering away on the subject of county fairs. Some of the writers were so kind as to say that the Industrial Section is doing a good service in calling the attention of the State and of the whole country to agricultural development, and all of them, except the one, seemed to be impressed with the importance and value to the communities and to the counties, and the State in general, of county and neighborhood fairs—all except the one.

**The Croaker's Little Croak.**  
And now about that one: I do not know the writer. Possibly he did not sign his real name to the letter; if he had written such a letter I would have been ashamed to put my name to it—maybe he was. But anyhow I have seen such letters before, and in my travels I have met the sort of men who write such letters. Although I have never met the writer in the flesh I know him, or rather I know his kind. He is of the genus homo known as croaker, a croaker, a growler, a kicker with a hob-nailed liver. His letter is crowded with interrogation marks. He wants to know what the folks are going to show at a county fair? What will they see there? What do they want to go for? What good is a county fair, anyhow? There are a whole lot of other questions he asks, but these will suffice to show the condition of his liver.

**What Has Been Done.**  
I will try to answer the questions above quoted. My time is too valuable to be wasted in trying to answer the many others in the letter.

At the fairs I visited this fall the people who made exhibits showed some of the good things they raised on the farm this year. At one of them a sixteen-year-old boy showed 100 bushels of corn he raised on one acre. Another boy showed 123 bushels, another 143 bushels, from one acre, mind you. A man showed samples of hay the like of which he cut six tons from an acre. Another man showed a five and three-quarter ton of the acre product, and showed the papers proving that he got \$20 a ton for it. Another showed sweet potatoes, that weighed ten pounds per potato. A woman showed yellow butter that she had been getting from 25 to 40 cents per pound for, and had the affidavits to prove that she had sold enough in the five months previous to pay for the cow she made the butter from, and she was on hand to tell the folks how she managed the business, and she did not hesitate a moment to let all of her neighbors know how they could do and do likewise.

**A Few Questions Answered.**  
What are the folks going to show at a county fair? Why, they are going to show what the live ones among them are doing to make old Virginia great and what the sleepy ones can do if they will just wake up. That is what "they will see" at the county fair, and that answers in a way the first and second questions. The answer to the third question is that the people want to go to the county fair to see the things above enumerated and to see one another. Yes, to see one another, and that after all is the most charming part of a county fair or any other kind of a county gathering, and the more the good folks see of one another the more they know of one another, the more

they swap news and gossip, the oftener they shake hands and tell each other what is going on, and all that kind of thing, the better it will be for them individually and the better it will be for the county and the State in a general way. And that is my answer to the fourth question, and it seems that these are the things that a county fair is "good for anyhow." So much for the one letter from one croaker.

**A More Cheerful Aspect.**

The other letters are all cheerful, and are the kind that a man likes to read. One of them is enough to quote from. It comes from the great county of Pittsylvania, and the writer says: "You are on the right track. You are dead right when you say that a county fair in every county of the State will be a good thing. We are about equidistant between Danville and Lynchburg, and we are in close touch with Richmond, and all of these places are now having big fairs every fall, and the people of this county go to them and derive great benefit from them, but old Pittsylvania wants a county fair, too. Nothing would profit the county more. We ought to have one at Chatham every fall, and if the Industrial Section of The Times-Dispatch will lend a helping hand we will have it, too. It is true that we can't expect to have anything to come anywhere near matching the Richmond show or the Lynchburg or the Danville fairs, but we can scrape up a home exhibit, big enough to bring the people out to find out what their neighbors are doing and, as you say, to shake hands with each other and get better acquainted. You need not be surprised if Pittsylvania pulls off a county fair at Chatham next fall."

The above is a sample of the other twenty-five letters, the one first quoted from excepted, of course.

What a glorious thing it would be if there should be pulled off in Virginia next fall exactly 100 county fairs.

**BACK TO THE FARM!  
THAT'S THE WORD**

It Is Being Heard in the Cities. Boards of Supervisors Helping Demonstration Work.

BY FRANK S. WOODSON.

Every day in the week one can hear cheering news from the agricultural regions of Virginia, and if things keep going on as they have been going for some time past this old Commonwealth is soon to witness a remarkable changing of the scenes. For the past twenty years, maybe forty, yes, indeed, ever since the War Between the States, when everything was turned topsy turvy, we have been hearing the lament all over the South, especially in Virginia, that the boys were deserting the farms—rushing to the cities and the towns seeking any kind of employment that would afford them relief from the drudgery of the farm. If things keep going in the put they are now in, the demand or the command of the present hour, "Back to the farm, young man and young woman" is going to be heard. Anyhow, the slogan, "On to the cities," has ceased to charm the young man in the country, and the boys and the girls are finding out that they are doing well enough, thank you, right where they are. They are about abandoning the idea that they must locate in town in order to make a living, and with

the telephone in the country home, good roads, building, better schools, houses going up and bigger churches being built and farming knowledge getting so that even a boy can make from 100 to 150 bushels of corn to the acre and five and a half to six tons of hay to the acre and get \$20 a ton for it, the boys and the girls are about reaching the conclusion that the town and the city has no advantages over the country. In fact, the boot is on the other leg. The next step in this revolution is for the town and the city boy and girl who find it hard to meet the high cost of living and have anything left of the city salary to hear the slogan, "Back to the farm." The boys and the girls are hearing it, too.

**Co-Operative Work All Along.**

The country folks are beginning to see the importance of encouraging this revolution. At the last session of the Virginia Legislature a bill was passed which gives county boards of supervisors the power to make appropriations amounting to \$20 to the 1,000 inhabitants to aid in the farmers' co-operative demonstration work, a work that has done more than anything else I know of to bring about the changed condition of things as referred to above.

I heard a member of the Legislature say when he voted for the bill that he had no idea that any board in the State would make the appropriation. He was mistaken. The boards of supervisors and the county people generally have been learning a few things lately, and no man in the world is quicker to appreciate a good thing when once he sees it right well than the Virginia countryman.

**What the Counties Have Done.**

So far the question of making the appropriations allowed by law has come up before the boards in twenty-nine counties, and twenty-seven of them have voted the \$20 to the thousand inhabitants. Only two have so far turned down the proposition—Prince Edward and Hanover—and maybe they will repent and get religion before the winter is over. The following are the counties that will have demonstration work pushed from now on:

Appomattox, Albemarle, Amherst, Amelia, Bedford, Buckingham, Chesterfield, Culpeper, Cumberland, Dinwiddie, Fairfax, Fluvanna, Goochland, Greensville, Halifax, Isle of Wight, King William, Loudoun, Louisa, Nelson, Nansemond, Pittsylvania, Prince George, Southampton, Westmoreland, Orange, Nottingham.

**NEW ERA DAWNS  
ON VIRGINIA TRADE**

(Continued From First Page.)

sought in those countries that are still in the infancy of civilization. The United States has emerged; that is, in countries that are selling crude materials and buying finished products. These countries are the republic of South America, North America outside the United States, Africa, Australia and New Zealand.

Of these various markets, South America and the neighboring lands of North America offer the most promising field for the development of American business. Africa has been parceled out among the various nations of Europe, each of which is anxious to control the trade of its particular zone of influence. Australia and New Zealand are British colonies, and, while hospitable to American trade, naturally give the preference to the mother country, which furnishes the chief market for their own surplus produce. As a matter of fact, the trade of the United States with Latin America and Canada has been advancing in the past few years far more rapidly than with any other part of the world. Comparison of the figures for 1909 and 1910 shows that exports to Europe increased something less than 10 per cent in this decade. To Australia and the other islands constituting Oceania the increase was 17 per cent. In the case of China and Japan there was an actual falling off, although this was due to special causes that may be temporary. Exports to Africa remained at practically the same level in 1910 as in 1909. Turning to the Western Hemisphere, on the other hand, there is shown a gain of over

**CONDENSED STATEMENT**

OF

**The First National Bank**

OF

RICHMOND, VIRGINIA

NOVEMBER 10, 1910

**RESOURCES**

Loans and Discounts	\$7,171,475.12
Overdrafts	1,720.05
U. S. Bonds at par	980,000.00
Other Stocks and Bonds	93,778.40
Banking House	42,000.00
(Assessed value \$69,290.00)	
Furniture and Fixtures	0.00
Other Real Estate	0.00
Cash and Due from Banks	2,127,824.34

**\$10,416,797.91****LIABILITIES**

Capital	\$1,000,000.00
Surplus Fund	1,000,000.00
Undivided Profits	\$2,470,373.00
Less Dividends Paid	2,382,245.00
	88,128.00
Unearned Discount, etc.	100,000.00
Accrued Interest and Taxes	31,390.21
Circulation	969,200.00
Individual Deposits	\$4,874,015.75
Due to Banks	1,848,063.95
U. S. Deposits	1,000.00
	6,723,079.70
Bond Account	505,000.00

**\$10,416,797.91**

Our Strength, Facilities and Methods should appeal to you.

Interviews and correspondence cordially invited.

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**Capital, - \$1,000,000****Earned Surplus, \$1,000,000**

100 per cent. in exports to the other countries of North America, and of approximately 150 per cent. to South America.

**Some Big Figures.**  
The total trade between the United States and South America during 1910 will come very close to a grand total of \$300,000,000. This compares with a total of approximately \$280,000,000 in 1909, and \$125,000,000 in 1899. In other words, the trade of the United States with South America has more than doubled in ten years, and during the present year the interchange of products amounts in round numbers to \$1,000,000 for every business day in the year.

This represents a very recent growth. Fifteen or twenty years ago trade and travel between the United States and South America was so slight that both merchandise and pas-

sengers going from one continent to the other usually made the trip by way of Europe. A great many persons are not aware that any change has taken place in this particular, judging from some of the speeches made in Congress and elsewhere. As a matter of fact, however, transportation facilities connecting the United States and South America have grown even more rapidly than trade itself, swift as has been the expansion of the latter. Last year, for example, although the combined export and import trade of the United States with South America was nearly \$30,000,000 greater than in 1908, it provided full cargo for only about three-quarters of the shipping tonnage engaged in this trade.

**The Panama Canal.**  
At the present time there are seven regular lines of steamers between the United States and Argentina and five

between the United States and Brazil. A number of others run to Caribbean ports of the southern continent. It is possible for an American traveler to reach the northern ports of South America in less time and to go to Rio or Buenos Ayres in as short a time as the European voyager, and he can make the trip in as great comfort by any one of a number of liners. American goods can reach the South American market as quickly and cheaply as those shipped from competing points in Europe. In fact, both in distance and in rates American ports are on almost an exact parity with those of Europe so far as South America and the great La Plata territory are concerned, while in reaching the northern ports of the continent the American trader possesses a distinct advantage over his foreign competitor. With the opening of the

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RICHMOND, VA.**

With ample Capital and Surplus and modern facilities, invites accounts of Individuals, Firms and Corporations.

**3% Interest Paid in Savings Department.**

**Factory Cost****Accounting**

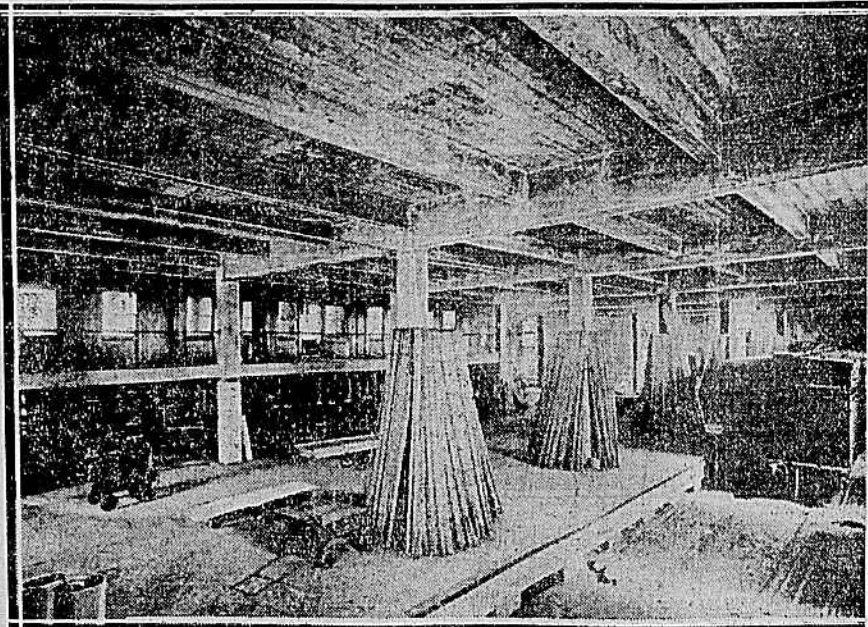
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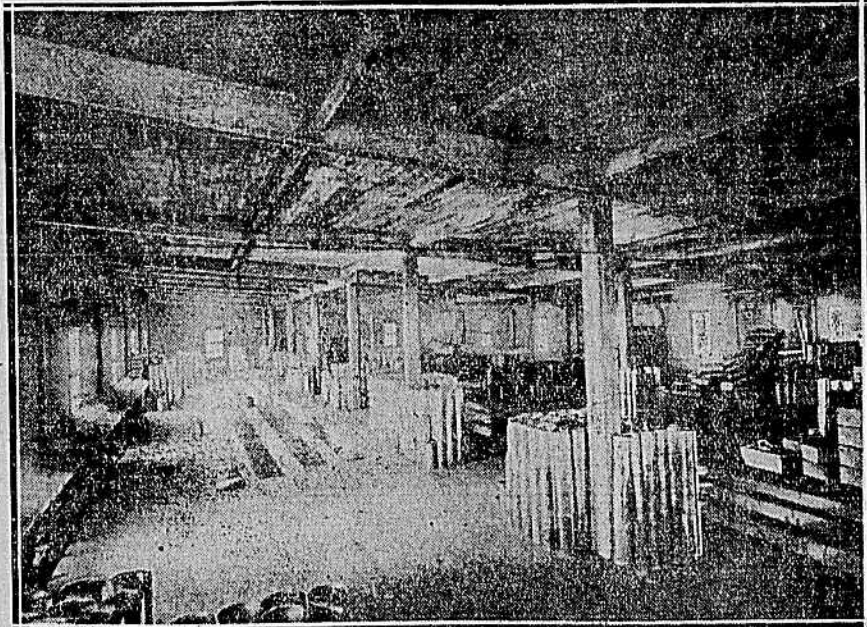
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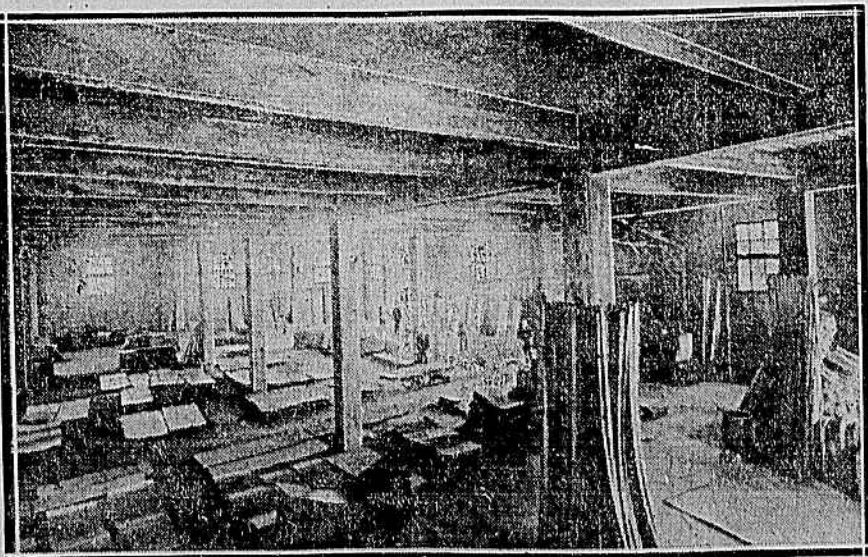
Panama Canal this advantage will be extended to the Pacific coast countries, and will undoubtedly lead to a great expansion of American commerce with these nations, from Colombia to Chile. Most of the countries of South America are developing in wealth, population and consuming power at a tremendous rate that is little appreciated in this country. Consequently they offer an ideal field for the development of business by a friendly nation seeking an outlet for its surplus manufactures. With transportation facilities and rates equal to those of his European competitors the American manufacturer is in an excellent position to take advantage of the profitable openings offered to him. His chief handicap at present is the lack of strong financial connections between the United States and South America, and his relative unfamiliarity with the language and the trade customs of the "other Americans." These are by no means unmountable difficulties, as is indicated by the figures in the trade reports, which show that the pendulum of America's foreign commerce is swiftly and surely swinging toward Latin America.

**A BIG RICHMOND INDUSTRY**

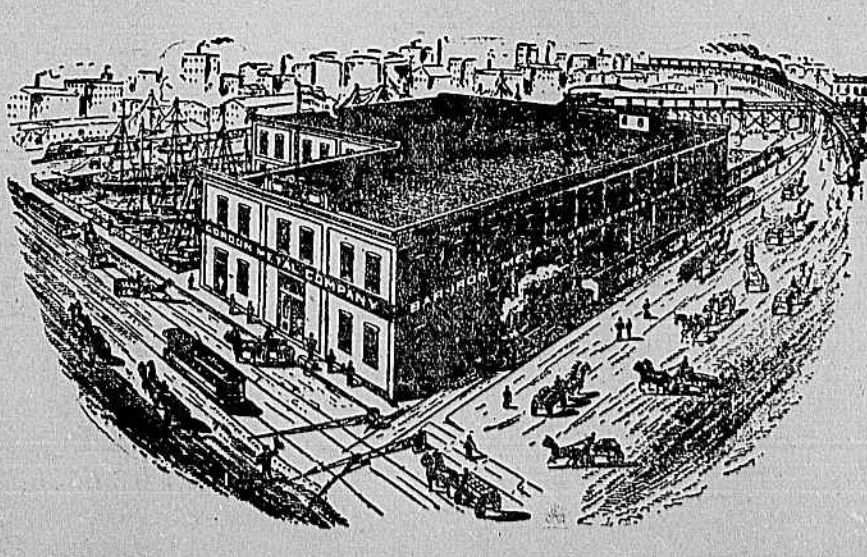
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